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**From:** Lisa [mailto:her-n-me@netulink.com]

**Sent:** Sunday, March 07, 2010 12:57 PM

**To:** EBSA, E-ORI - EBSA

**Subject:** RIN 1210-AB33 comment

**Request for Information Regarding Lifetime Income Options for Participants and Beneficiaries in Retirement Plans**

My first impression is that this is a worthwhile avenue to pursue for the financial security of employees. However, that said, since employers have been moving away from defined plans for many years due to costs associated with those plans, I have to wonder how they are going to take to another requirement that puts additional demands on their bottom line - i.e., costs them anything! Additionally, annuities have not had a stellar reputation due to fees and other associated costs, so it would be imperative that these details are made clear to employees who might be interested in the option for their retirement funds. Given that the administration has yet to take any aggressive, positive action to bring the financial community in line via regulations after the debacle of the last few years, has not been able/willing to deal with credit default swap fixes, etc., I don't have much faith in the government being able to deal well with this and provide a system/program that actually serves the needs of America's workers. I'd like to see the administration fixing/correcting the problems we have now before foisting another problem on employers and employees.

Lisa Rutherford